

Objective: To use my professional skills in the areas of Accounting, Administration, Communication, Marketing, or Editing for project or full-time work.

WORK EXPERIENCE:

Fraud Investigator and Compliance Auditor

- Conduct onsite audits of financial professionals;
- Advise firm of deficiencies in compliance, systems, and material violations;
- Gather, assemble, and analyze facts; make recommendations addressing systems to ensure compliance with regulatory requirements;
- Report findings.

Positions:

Jun 01 to present: Self-Employed, Reston, VA & Frankfurt, Germany
Jun 01 to May 03: World Group Securities, Inc., Duluth, GA

Vice President/Chief Compliance Officer

- Assess, create and implement compliance procedures and policies relating to all facets of the broker/dealer;
- Advise Firm President and/or Board of Directors of deficiencies in compliance and operational systems, material violations, and changes in regulatory requirements; interpret regulation and requirements as well as develop and implement programs to meet requirements and detect violations;
- Train personnel to inspect, analyze and report branch office inspection results; gather assemble, and analyze facts, draw conclusions, and make recommendations addressing efficiency and effectiveness of operations, policies, processes, systems and services to ensure compliance with regulatory requirements;
- Identify and analyze areas of risks in the securities industry, develop options, and recommend policy action;
- Respond and resolve customer and regulatory agency complaints/inquiries; coordinate and supervise investigations into alleged wrongdoing and complaints by customers and regulatory agencies; recommend actions resolving complaints and representative wrongdoing;
- Specifically, investigated and cooperated with regulatory authorities regarding representative securities fraud of over \$4,000,000 in losses;
- Coordinate and supervise background checks of registered representative applicants;
- Develop informational material for general distribution to both internal and external audiences on issues and activities relating to the securities and financial services industries;
- Write newsletter articles;
- Create and implement informational meetings with senior management home office personnel and field sales representatives;
- Assist in the development and implementation or reorganization between compliance and supervisory systems;
- Responsible for budget of \$500,000 (includes staffing, materials, travel, etc.)
- Participate in corporate strategic planning.

Positions:

Jun 00 to Jun 01: The Advisors Group, Bethesda, MD
Jan 99 to Jun 00: H. Beck, Inc., Rockville, MD

Special Investigations Auditor

- Identify, investigate and report possible fraud, abuse and misrepresentation regarding sales policies/practices or claims on all types of individual insurance products;
- Work closely with the law department, industry peers, state and federal regulators and law enforcement agencies to investigate, prosecute and resolve fraud related activities perpetrated against the company and/or the company's clients;
- Conduct anti-fraud training for internal staff; take an active role in networking with public and private sectors of the insurance industry to develop anti-fraud strategies on cases which effect the overall insurance industry;
- Apply knowledge of current accounting, auditing principles, theories, techniques and practices in order to investigate possible fraud; apply qualitative methods in order to gather, assemble and analyze facts draw conclusions, and to make recommendations addressing effectiveness of operations, policies, processes, systems and services;
- Specifically, investigate and report representative policy loan fraud, preventing additional fraud;
- Communicate effectively, both in writing and orally, with law department, industry peers, state and federal regulators, senior management, and law enforcement agencies; develop and/or review analytical reports, studies, or complex issues that may have controversial findings;
- Plan and implement audits and evaluations of operations, processes, and systems.

Position: Feb 98 to Jan 99: Provident Mutual Life Insurance Company, Wilmington DE

Assistance Vice President/Branch Compliance Manager

- Assess, create and implement compliance procedures and policies relating to variable product administration and marketing;
- Assess, create and implement branch audit procedures as well as registered representative supervisory procedures and train registered representative supervisors;
- Interpret regulation and requirements as well as develop and implement programs to meet requirements and detect violations;
- Review, audit, and conduct annual interviews for branch office and home office personnel;
- Gather, assemble and analyze facts, draw conclusions, and make recommendations addressing efficiency and effectiveness of management operations, policies, processes, systems and services to ensure compliance with regulatory requirements;
- Identify and analyze areas of risk in securities industry, develop options, and recommend policy action to senior management;
- Apply qualitative methods in order to gather, assemble and analyze facts, draw conclusions, and to make recommendations addressing effectiveness of operations, policies, processes, systems and services;
- Communicate effectively, both in writing and orally, with law department, industry peers, state and federal regulators, senior management, and law enforcement agencies;
- Develop and/or review analytical reports, studies, or complex issues that may have controversial findings; plan and implement audits and evaluations of operations, processes, and systems;
- Review and approved variable life and variable annuity applications as well as discuss and train representatives in proper suitability requirements;
- Develop informational material for general distribution to both internal and external audiences on issues and activities relating to the securities and financial services industries;
- Write newsletter articles and edit monthly newsletter;
- Create and implement information meetings with senior management, home office personnel, and field sales representatives.

Position: Jun 96 to Jan 98: AIG Equity Sales Corp., New York NY

Education:

- Mankato State University (now Minnesota State), Mankato, MN 56001
- Mankato East High School, Mankato MN 56001

Certificates and Licenses:

- LOMA
- NASD Series 6, 63, 7, 24
- Virginia Private
Investigator #99-137082

Skills:

- Initiative, originality and creativity to communicate, coordinate and integrate key and complex concepts, policies and procedures;
- Effective leadership and organization skills to change, empower and motivate staff and others;
- Strong analytical skills to monitor and identify financial fraud;
- Ability to foster and promote teamwork among staff and others;
- Proficient in the use of computer software such as Microsoft Word, Access, PowerPoint, Excel, and Lotus Notes;
- Thorough knowledge of NASD, SEC, state, OCC and FDIC regulations and requirements as it relates to the securities industry;
- Strong research and analytic skills to determine impact of regulatory developments in financial markets;
- Strong oral and written communication skills to communicate effectively to technical and non-technical audiences both large and small in number;
- Ability to interview witnesses, claimants, and other subjects;
- Ability to write concise and descriptive reports.